

Information to identify the case:

Debtor 1	<u>Lara Delazari-Diogo</u>	Social Security number or ITIN	xxx-xx-9441
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-25496-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lara Delazari-Diogo

10/9/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lara Delazari-Diogo
Debtor(s)

Case No. 17-25496-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 09, 2020

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2020:

Recip ID	Recipient Name and Address
db	+ Lara Delazari-Diogo, 352 Memorial Parkway, Bloomfield, NJ 07003-4263
517192328	+ AllianceOne Receivables Management, Inc., PO Box 11357, Tacoma, WA 98411-0357
516975386	#+ Joey Fowler, 403 Briant Park Drive, Springfield, NJ 07081-2169
517192325	+ NJ EZ Pass, PO Box 4971, Trenton, NJ 08650-4971
517006966	+ Nelnet on behalf of ECMC, PO Box 16408, St. Paul, MN 55116-0408
517192324	+ New York City Dept. of Finance, Red Light Camera Monitoring Program, PO Box 3641, New York, NY 10008-3641
517192323	+ New York City Dept. of Finance, 59 Maiden Lane, 24th Floor, New York, NY 10038-4613
517136848	+ Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517013933	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517192327	+ Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
517109615	+ Weichert Financial Services, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 09 2020 22:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 09 2020 22:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Oct 10 2020 01:38:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517027645	EDI: GMACFS.COM	Oct 10 2020 01:38:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
516975380	+ EDI: GMACFS.COM	Oct 10 2020 01:38:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
516975381	+ EDI: TSYS2.COM	Oct 10 2020 01:38:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
516975382	EDI: CAPITALONE.COM	Oct 10 2020 01:38:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
516975383	+ EDI: WFNNB.COM	Oct 10 2020 01:38:00	Cb/anntylr, Po Box 182273, Columbus, OH 43218-2273
516975384	+ EDI: WFNNB.COM	Oct 10 2020 01:38:00	Comenity Bank/anntylr, Po Box 182273, Columbus, OH 43218-2273
517215944	+ EDI: WFNNB.COM		

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Oct 09, 2020

Form ID: 3180W

Total Noticed: 35

		Oct 10 2020 01:38:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516975385	+ EDI: WFNNB.COM		
		Oct 10 2020 01:38:00	Comenitybk/victoriasec, Po Box 182789, Columbus, OH 43218-2789
516975388	+ Email/Text: electronicbkydocs@nelnet.net		
		Oct 09 2020 22:06:00	Nelnet Loans, 6420 Southpoint Pkwy, Jacksonville, FL 32216-0946
516975389	+ Email/Text: bnc@nordstrom.com		
		Oct 09 2020 22:05:24	Nordstrom Fsb, 13531 E Caley Ave, Englewood, CO 80111-6505
517131253	EDI: PRA.COM		
		Oct 10 2020 01:38:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517107883	EDI: PRA.COM		
		Oct 10 2020 01:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517213431	EDI: Q3G.COM		
		Oct 10 2020 01:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517226514	EDI: Q3G.COM		
		Oct 10 2020 01:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518139959	+ Email/Text: bncmail@w-legal.com		
		Oct 09 2020 22:07:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518139960	+ Email/Text: bncmail@w-legal.com		
		Oct 09 2020 22:07:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
516975390	+ EDI: RMSC.COM		
		Oct 10 2020 01:38:00	Synch/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
516978923	+ EDI: RMSC.COM		
		Oct 10 2020 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516975391	EDI: TDBANKNORTH.COM		
		Oct 10 2020 01:43:00	Td Bank N.a., 70 Gray Rd, Portland, ME 04105
517192326	+ Email/Text: bankruptcydepartment@tsico.com		
		Oct 09 2020 22:07:00	Transworld Systems, Inc., PO Box 15110, Wilmington, DE 19850-5110
516975392	+ EDI: WFFC.COM		
		Oct 10 2020 01:43:00	Wells Fargo Bank, N.A., 420 Montgomery Street, Attn: Bankruptcy Dept., San Francisco, CA 94104-1298

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Weichert Financial Services, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
516975387	##+	Jose Diogo, 516 Schyler Ave., Kearny, NJ 07032-4102

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Oct 09, 2020

Form ID: 3180W

Total Noticed: 35

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2020 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Lara Delazari-Diogo dstevens@scura.com ecfbkfilings@scuramealey.com;lrichard@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Citigroup Mortgage Loan Trust Inc. Mortgage Pass-Through Certificates, Series 2007-10, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Robert P. Saltzman	on behalf of Creditor Weichert Financial Services dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6